

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

In re: DAUGHERTY, HOLLY NOEL

§ Case No. 12-53061

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on September 24, 2012. The undersigned trustee was appointed on September 24, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 802.90

Funds were disbursed in the following amounts:

| | |
|--|------------------|
| Payments made under an interim distribution | <u>0.00</u> |
| Administrative expenses | <u>0.00</u> |
| Bank service fees | <u>30.00</u> |
| Other payments to creditors | <u>0.00</u> |
| Non-estate funds paid to 3rd Parties | <u>0.00</u> |
| Exemptions paid to the debtor | <u>0.00</u> |
| Other payments to the debtor | <u>0.00</u> |
| Leaving a balance on hand of ¹ | \$ <u>772.90</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/13/2013 and the deadline for filing governmental claims was 05/13/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$200.73. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$200.73, for a total compensation of \$200.73². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$6.00, for total expenses of \$6.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/23/2013 By: /s/KATHRYN A. BELFANCE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-53061

Case Name: DAUGHERTY, HOLLY NOEL

Period Ending: 05/23/13

Trustee: (520210) KATHRYN A. BELFANCE, TRUSTEE

Filed (f) or Converted (c): 09/24/12 (f)

§341(a) Meeting Date: 11/20/12

Claims Bar Date: 05/13/13

| 1 Ref. # | 2 Asset Description (Scheduled And Unscheduled (u) Property) | 3 Petition/ Unscheduled Values | 4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | 5 Property <u>Abandoned</u> OA=\$554(a) | 6 Sale/Funds Received by the Estate | 6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
|-------------|--|---|--|--|--|--|
| 1 | PIN: | 0.00 | 0.00 | | 0.00 | FA |
| 2 | checking/savings account(s) with US Bank | 0.00 | 0.00 | | 0.00 | FA |
| 3 | misc. used household goods and furnishings | 1,500.00 | 0.00 | | 0.00 | FA |
| 4 | used clothing | 150.00 | 0.00 | | 0.00 | FA |
| 5 | tax refund | 4,545.00 | 0.00 | | 802.90 | FA |
| 6 | 1999 Dodge Grand Caravan - 128K miles. | 1,500.00 | 0.00 | | 0.00 | FA |
| 7 | 2003 Dodge Caravan - (jointly owned with Michael) | 1,802.50 | 0.00 | | 0.00 | FA |
| 7 | Assets Totals (Excluding unknown values) | \$9,497.50 | \$0.00 | | \$802.90 | \$0.00 |

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): May 14, 2013

Current Projected Date Of Final Report (TFR): May 23, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 12-53061

Trustee: KATHRYN A. BELFANCE, TRUSTEE (520210)

Case Name: DAUGHERTY, HOLLY NOEL

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**0635

Account: ****039766 - Checking Account

Period Ending: 05/23/13

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction | 5 T-Code | 6 Receipts \$ | 7 Disbursements \$ | Checking Account Balance |
|---------------------|---------------------------|------------------------------|---|-------------|---------------------|--------------------------|-----------------------------|
| 02/08/13 | {5} | HOLLY DAUGHERTY | Recovery of non-exempt tax refund | 1124-000 | 802.90 | | 802.90 |
| 02/28/13 | | The Bank of New York Mellon | Bank and Technology Services Fee Adjustment | 2600-000 | | 10.00 | 792.90 |
| 03/29/13 | | The Bank of New York Mellon | Bank and Technology Services Fee Adjustment | 2600-000 | | 10.00 | 782.90 |
| 04/30/13 | | The Bank of New York Mellon | Bank and Technology Services Fee Adjustment | 2600-000 | | 10.00 | 772.90 |

| | | | |
|-------------------------------------|-----------------|----------------|----------|
| ACCOUNT TOTALS | 802.90 | 30.00 | \$772.90 |
| Less: Bank Transfers | 0.00 | 0.00 | |
| Subtotal | 802.90 | 30.00 | |
| Less: Payments to Debtors | 0.00 | | |
| NET Receipts / Disbursements | \$802.90 | \$30.00 | |

| | |
|----------------|----------|
| Net Receipts : | 802.90 |
| Net Estate : | \$802.90 |

| TOTAL - ALL ACCOUNTS | Net Receipts | Net Disbursements | Account Balances |
|-----------------------|-----------------|-------------------|------------------|
| Checking # ****039766 | 802.90 | 30.00 | 772.90 |
| | \$802.90 | \$30.00 | \$772.90 |

Bank Transfers \$0.00 \$0.00

EXHIBIT C - CLAIMS ANALYSIS

Case: 12-53061 DAUGHERTY, HOLLY NOEL

Claims Bar Date: 05/13/13

| Claim Number | Claimant Name / <Category>, Priority | Claim Type/ Date Filed | Claim Ref./ Notes | Amount Filed/ Allowed | Paid to Date | Claim Balance |
|--------------|--|-------------------------|-------------------|----------------------------|--------------|---------------|
| | KATHRYN A. BELFANCE, TRUSTEE I CASCADE PLAZA 15TH FLOOR AKRON, OH 44308 <2100-00 Trustee Compensation>, 200 | Admin Ch. 7 09/24/12 | | \$200.73 \$200.73 | \$0.00 | \$200.73 |
| | KATHRYN A. BELFANCE, TRUSTEE I CASCADE PLAZA 15TH FLOOR AKRON, OH 44308 <2200-00 Trustee Expenses>, 200 | Admin Ch. 7 09/24/12 | | \$6.00 \$6.00 | \$0.00 | \$6.00 |
| 1 | QUANTUM3 GROUP LLC AS AGENT FOR COMENITY BANK PO BOX 788 KIRKLAND, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>, 610 | Unsecured 02/25/13 | | \$1,202.39 \$1,202.39 | \$0.00 | \$1,202.39 |
| 2 | SUMMA HEALTH SYSTEM PATIENT ACCOUNTING PO BOX 2090 AKRON, OH 44398-6153 <7100-00 General Unsecured § 726(a)(2)>, 610 | Unsecured 03/08/13 | | \$13,641.53 \$13,641.53 | \$0.00 | \$13,641.53 |
| 3 | MOHELA 633 SPIRIT DRIVE CHESTERFIELD, MO 63005 <7100-00 General Unsecured § 726(a)(2)>, 610 | Unsecured 03/26/13 | | \$2,139.46 \$2,139.46 | \$0.00 | \$2,139.46 |
| 4 | CAPITAL ONE, N.A. C/O BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL RD., SUITE #200 TUCSON, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>, 610 | Unsecured 04/16/13 | | \$951.54 \$951.54 | \$0.00 | \$951.54 |
| 5 | PORTFOLIO INVESTMENTS II LLC C/O RECOVERY MANAGEMENT SYSTEMS CORPORAT 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610 | Unsecured 04/30/13 | | \$1,610.67 \$1,610.67 | \$0.00 | \$1,610.67 |
| 6 | PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK (SOUTH DAKOTA), N.A. RESURGENT CAPITAL SERVICES, PO BOX 19008 GREENVILLE, SC 29602 | Unsecured 05/06/13 | | \$6,302.59 \$6,302.59 | \$0.00 | \$6,302.59 |

EXHIBIT C - CLAIMS ANALYSIS

Case: 12-53061 DAUGHERTY, HOLLY NOEL

Claims Bar Date: 05/13/13

| Claim Number | Claimant Name / <Category>, Priority | Claim Type/ Date Filed | Claim Ref./ Notes | Amount Filed/ Allowed | Paid to Date | Claim Balance |
|--------------|---|------------------------|--|--------------------------|---------------|--------------------|
| | <7100-00 General Unsecured § 726(a)(2)>, 610 | | | | | |
| 7 | PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK (SOUTH DAKOTA), N.A. RESURGENT CAPITAL SERVICES, PO BOX 19008 GREENVILLE, SC 29602 | Unsecured 05/06/13 | | \$602.70 \$602.70 | \$0.00 | \$602.70 |
| | | | REVIEWED CLAIM. DEBT SCHEDULED AS CHILDRENS PLACE. | | | |
| | <7100-00 General Unsecured § 726(a)(2)>, 610 | | | | | |
| 8 | CAPITAL RECOVERY V, LLC C/O RECOVERY MANAGEMENT SYSTEMS CORPORAT 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131-1605 | Unsecured 05/07/13 | | \$2,001.74 \$2,001.74 | \$0.00 | \$2,001.74 |
| | | | REVIEWED CLAIM. DEBT SCHEDULED AS OLD NAVY. | | | |
| | <7100-00 General Unsecured § 726(a)(2)>, 610 | | | | | |
| | | | | Case Total: | \$0.00 | \$28,659.35 |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-53061

Case Name: DAUGHERTY, HOLLY NOEL

Trustee Name: KATHRYN A. BELFANCE, TRUSTEE

Balance on hand: \$ 772.90

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None | | | | | |

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 772.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - KATHRYN A. BELFANCE, TRUSTEE | 200.73 | 0.00 | 200.73 |
| Trustee, Expenses - KATHRYN A. BELFANCE, TRUSTEE | 6.00 | 0.00 | 6.00 |

Total to be paid for chapter 7 administration expenses: \$ 206.73

Remaining balance: \$ 566.17

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------|-----------------|--------------------------|------------------|
| None | | | |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 566.17

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

| | |
|---------------------------------------|-----------|
| Total to be paid for priority claims: | \$ 0.00 |
| Remaining balance: | \$ 566.17 |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 28,452.62 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|--|-------------------------|--------------------------|------------------|
| 1 | QUANTUM3 GROUP LLC AS AGENT FOR | 1,202.39 | 0.00 | 23.94 |
| 2 | SUMMA HEALTH SYSTEM | 13,641.53 | 0.00 | 271.45 |
| 3 | MOHELA | 2,139.46 | 0.00 | 42.57 |
| 4 | CAPITAL ONE, N.A. | 951.54 | 0.00 | 18.93 |
| 5 | PORTFOLIO INVESTMENTS II LLC | 1,610.67 | 0.00 | 32.05 |
| 6 | PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE | 6,302.59 | 0.00 | 125.41 |
| 7 | PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE | 602.70 | 0.00 | 11.99 |
| 8 | CAPITAL RECOVERY V, LLC | 2,001.74 | 0.00 | 39.83 |

| | |
|---|-----------|
| Total to be paid for timely general unsecured claims: | \$ 566.17 |
| Remaining balance: | \$ 0.00 |

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

| | |
|--|---------|
| Total to be paid for tardy general unsecured claims: | \$ 0.00 |
| Remaining balance: | \$ 0.00 |

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|---|--------------------------|------------------|
| None | | | | |
| | | Total to be paid for subordinated claims: | \$ | 0.00 |
| | | Remaining balance: | \$ | 0.00 |